

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

LUKE W. AARON
ALISHA M. AARON
Debtor(s)

Case No. 20-20180CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/16/2020.
- 2) The plan was confirmed on 03/02/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/22/2024.
- 6) Number of months from filing or conversion to last payment: 57.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$33,148.00.
- 10) Amount of unsecured claims discharged without full payment: \$108,009.39.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$188,543.23
Less amount refunded to debtor \$9,229.56

NET RECEIPTS: \$179,313.67

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,500.00
Court Costs \$0.00
Trustee Expenses & Compensation \$9,490.57
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$11,990.57

Attorney fees paid and disclosed by debtor: \$1,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS NATIONAL BANK	Unsecured	4,043.00	4,087.11	4,087.11	864.85	0.00
BANK OF AMERICA NA**	Unsecured	2,330.00	2,329.73	2,329.73	492.98	0.00
BANK OF AMERICA NA**	Unsecured	41,018.00	5,517.81	5,517.81	1,167.59	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	NA	3,594.18	3,594.18	760.54	0.00
CAPITAL ONE NA**	Unsecured	284.00	701.59	701.59	148.46	0.00
CITIBANK NA**	Unsecured	NA	1,998.61	1,998.61	422.92	0.00
DISCOVER BANK(*)	Unsecured	NA	4,609.48	4,609.48	975.38	0.00
DISCOVER BANK(*)	Unsecured	9,865.00	9,864.84	9,864.84	2,087.44	0.00
GOLLA CENTER FOR PLASTIC SURGI	Unsecured	208.00	NA	NA	0.00	0.00
GREAT AMERICAN INSURANCE	Secured	8,727.00	8,727.00	7,879.40	7,879.40	947.60
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	NA	3,159.45	3,159.45	668.55	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	NA	1,472.21	1,472.21	311.52	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	NA	4,412.58	4,412.58	933.72	0.00
JPMORGAN CHASE BANK	Unsecured	NA	560.95	560.95	118.70	0.00
JPMORGAN CHASE BANK	Unsecured	NA	1,948.95	1,948.95	412.41	0.00
JPMORGAN CHASE BANK	Unsecured	2,909.00	2,908.44	2,908.44	615.43	0.00
LVNV FUNDING LLC	Unsecured	6,408.00	6,407.67	6,407.67	1,355.89	0.00
LVNV FUNDING LLC	Unsecured	4,092.00	4,091.66	4,091.66	865.82	0.00
LVNV FUNDING LLC	Unsecured	NA	57.88	57.88	12.25	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	881.00	1,222.13	1,222.13	258.60	0.00
MIDLAND FUNDING LLC	Unsecured	590.00	826.58	826.58	174.90	0.00
PENDRICK CAPITAL PARTNERS II LLC	Unsecured	118.00	118.18	118.18	25.01	0.00
PNC BANK NA	Unsecured	NA	13,882.62	13,882.62	2,937.62	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	6,330.00	6,621.83	6,621.83	1,401.21	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	6,950.42	6,950.42	1,470.74	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,322.21	1,322.21	279.78	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	5,241.00	5,399.44	5,399.44	1,142.55	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	10,898.00	10,898.26	10,898.26	2,306.11	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,165.00	1,295.71	1,295.71	274.18	0.00
S & T BANK(*)	Secured	22,768.00	26,118.69	0.00	16,917.74	0.00
S & T BANK(*)	Secured	0.00	5,878.64	5,878.64	5,878.64	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
S & T BANK(*)	Priority	0.00	0.00	0.00	0.00	0.00
SYNCHRONY BANK BY AIS INFOSOU	Unsecured	4,067.00	4,223.74	4,223.74	893.76	0.00
UPMC	Unsecured	3,695.00	NA	NA	0.00	0.00
US BANK	Unsecured	2,063.00	NA	NA	0.00	0.00
US BANK	Unsecured	6,246.00	NA	NA	0.00	0.00
US BANK TRUST NA - OWNER TRUST	Secured	116,525.00	132,277.21	0.00	69,367.60	0.00
US BANK TRUST NA - OWNER TRUST	Secured	0.00	35,947.15	35,947.15	35,947.15	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	792.96	792.96	167.80	0.00
WELLS FARGO BANK NA	Unsecured	8,650.00	10,232.02	10,232.02	2,165.14	0.00
WELLS FARGO BANK NA	Secured	NA	4,673.12	4,673.12	4,673.12	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$86,285.34	\$0.00
Mortgage Arrearage	\$41,825.79	\$41,825.79	\$0.00
Debt Secured by Vehicle	\$7,879.40	\$7,879.40	\$947.60
All Other Secured	\$4,673.12	\$4,673.12	\$0.00
TOTAL SECURED:	\$54,378.31	\$140,663.65	\$947.60
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$121,509.24	\$25,711.85	\$0.00

Disbursements:

Expenses of Administration	<u>\$11,990.57</u>
Disbursements to Creditors	<u>\$167,323.10</u>
TOTAL DISBURSEMENTS :	<u>\$179,313.67</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/18/2025

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.